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Comparative Analysis of Individuals With and Without Chiropractic Coverage

Patient Characteristics, Utilization, and Costs

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Arch Intern Med. 2004;164:1985-1992.

Background Back pain accounts for more than \$100 billion in annual US health care costs and is the second leading cause of physician visits and hospitalizations. This study ascertains the effect of systematic access to chiropractic care on the overall and neuromusculoskeletal-specific consumption of health care resources within a large managed-care system.

Methods A 4-year retrospective claims data analysis comparing more than 700 000 health plan members with an additional chiropractic coverage benefit and 1 million members of the same health plan without the chiropractic benefit.

Results Members with chiropractic insurance coverage, compared with those without coverage, had lower annual total health care expenditures (\$1463 vs \$1671 per member per year, $P < .001$). Having chiropractic coverage was associated with a 1.6% decrease ($P = .001$) in total annual health care costs at the health plan level. Back pain patients with chiropractic coverage, compared with those without coverage, had lower utilization (per 1000 episodes) of plain radiographs (17.5 vs 22.7, $P < .001$), low back surgery (3.3 vs 4.8, $P < .001$), hospitalizations (9.3 vs 15.6, $P < .001$), and magnetic resonance imaging (43.2 vs 68.9, $P < .001$). Patients with chiropractic coverage, compared with those without coverage, also had lower average back pain episode-related costs (\$289 vs \$399, $P < .001$).

Conclusions Access to managed chiropractic care may reduce overall health care expenditures through several effects, including (1) positive risk selection; (2) substitution of chiropractic for traditional medical care, particularly for spine conditions; (3) more conservative, less invasive treatment profiles; and (4) lower health service costs associated with managed chiropractic care. Systematic access to managed chiropractic care not only may prove to be clinically beneficial but also may reduce overall health care costs.

From the Department of Health Services, UCLA School of Public Health, Los Angeles, Calif (Dr Legorreta); American Specialty Health Plans, San Diego, Calif (Drs Metz and Nelson); Health Benchmarks Inc, Woodland Hills, Calif (Drs Ray and Chernicoff); and Department of Orthopedic Surgery, Hospital of the University of Pennsylvania, Philadelphia (Dr DiNubile). Dr Metz is a corporate officer of American Specialty Health Plans.

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2/16/07

Montana House Business Committee
Helena, MT

To Whom It May Concern:

On behalf of our employees at Little Horn State Bank I would like to take a moment to express our concern with health insurance coverage caps. Our current insurance places a maximum dollar benefit on services such as chiropractic care. As the plan administrator for all of our employee benefits I have never been informed of any options to these limits/caps. Upon our annual meetings to re-negotiate our contracts we are simply given various plans to choose from. These packages presented by our insurance representative closely match what she feels will compliment what management has budgeted for employee benefits. The mentioned cap on the chiropractic care was addressed several years ago and, if memory serves me correctly, we were told that this benefit was designed in a way that could not be changed; I don't recall the explanation given for the limitation at that time. Chronic back and neck pain are common complaints within the banking industry due to long hours seated behind computers. While our industry may not be the first that comes to mind research has reinforced the use of chiropractic services for an increase in quality of life for our employees. It is our contention that these services reduce employee lost days and increases productivity. Therefore it would greatly enhance our daily operation if allowed the option of negotiating the addition or deletion of these services as they fit our needs. This service is not abused, but is definitely used more than the major medical services, which are also offered under our plan. Your consideration to our concern is greatly appreciated.

Sincerely,

Daina A Green
EVP/CFO